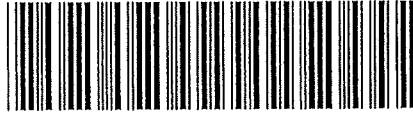


Bank of America 

PO Box 9048
Temecula, CA 92589-9048

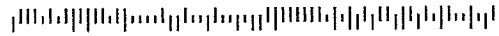


2323889131

PRESORT
First-Class Mail
U.S. Postage and
Fees Paid
WSO

Send Payments to:
PO Box 15222
Wilmington, DE 19886-5222

20170918-213



Send Correspondence to:
PO Box 31785
Tampa, FL 33631-3785

DOLORES CEPEDA
177 DEXTER ST FL 1
PROVIDENCE, RI 02907-2404



BREACHRI(FC)



C3_5104 BREACHRI 19690 08/18/2016

Notice Date: September 14, 2017

DOLORES CEPEDA
177 DEXTER ST FL 1
PROVIDENCE, RI 02907-2404

Account No.: 871282229

Property Address:

177 DEXTER ST
PROVIDENCE, RI 02907

Notice of intent to accelerate

Este es un aviso importante respecto a su derecho a vivir en su casa. Favor de traducirlo de inmediato.

(This is an important notice concerning your right to live in your home. Have it translated at once.)

Dear DOLORES CEPEDA:

Bank of America, N.A. services the home loan described above on behalf of the holder of the promissory note (the "Noteholder"). The loan is in serious default because the required payments have not been made. The total amount now required to cure this default, in other words, the amount required to bring the loan current, as of the date of this letter is as follows:



Bank of America, N.A. is required by law to inform you that this communication is from a debt collector. If you are currently in a bankruptcy proceeding or have previously obtained a discharge of this debt under bankruptcy law, this notice is for informational purposes only and is not an attempt to collect a debt, a demand for payment or an attempt to impose personal liability for a discharged debt.

2323689131

Monthly Charges:

Month Due	Principal & Interest Amount	Escrow Amount	Optional Products Amount	Total Monthly Charge
07/01/2017	\$1,488.11	\$367.39	\$0.00	\$1,855.50
08/01/2017	\$1,488.11	\$367.39	\$0.00	\$1,855.50
09/01/2017	\$1,488.11	\$367.39	\$0.00	\$1,855.50

Total Monthly Charges:	\$5,566.50
Current Late Charges:	\$0.00
Prior Unpaid Late Charges:	\$138.15
Total Other Charges/Fees:	\$30.00
Partial Payment Balance:	(\$447.45)

TOTAL DUE **\$5,287.20**

You have the right to cure the default. To cure the default, on or before October 24, 2017, Bank of America, N.A. must receive the amount of \$5,287.20 plus any additional regular monthly payment or payments, late charges, fees and charges, which become due on or before October 24, 2017. **Please contact the Home Loan Team at 800.669.1904 to verify the amount necessary to cure the default and bring your loan current.**

The default will not be considered cured unless Bank of America, N.A. receives "good funds" in the full amount as set forth in the previous paragraph on or before October 24, 2017. This means that if any check (or other payment) is returned to us for insufficient funds or for any other reason, then "good funds" will not have been received and the default will not have been cured. No extension of time to cure will be granted due to a returned payment. Bank of America, N.A. reserves the right to accept a partial payment of the total amount due without waiving any of its rights herein or otherwise. For example, if less than the full amount that is due is sent to us, we can keep the payment and apply it to the debt but still proceed to foreclosure since the default would not have been cured.

The failure to cure the default on or before October 24, 2017, may result in acceleration of the sums secured by the security instrument and sale of the property. You have the right to reinstate after acceleration and the right to bring a court action or assert in court the non-existence of a default or any other defense to acceleration and sale.

Bank of America, N.A. and the Noteholder shall be entitled to collect all expenses incurred by Bank of America, N.A. and the Noteholder in pursuing any of their remedies provided in the security instrument, including, but not limited to, reasonable attorney's fees and costs of title evidence, to the full extent permitted by law. If your property is foreclosed upon, the Noteholder may pursue a deficiency judgment against you to collect the balance of your loan, if permitted by law.

According to your loan documents, Bank of America, N.A. may enter upon and conduct an inspection of your property because your loan is in default. The purposes of such an inspection are to (i) observe the physical condition of your property, (ii) verify that the property is occupied, and/or (iii) determine the identity of the occupant. If you do not cure the default before the inspection, other actions to protect the mortgagee's interest in the property (including, but not limited to, winterization, securing the property, and valuation services) may be taken. **The costs of the above-described inspections and property preservation efforts will be charged to your account as provided in your security instrument and as permitted by law.**

If you are unable to cure the default on or before October 24, 2017, Bank of America, N.A. wants you to be aware of various options that may be available to you through Bank of America, N.A. to prevent a foreclosure sale of your property. For example:

- **Full Payoff:** You can pay off your loan in full by selling your property for any amount equal to or exceeding the total amount owed on your loan, or you may refinance your loan.

- **Repayment Plan:** You may be eligible for a repayment plan that allows you to make your regularly scheduled mortgage payments, plus pay off a portion of the past due amounts over time.
- **Loan Modification:** A loan modification is a change to the original terms of your loan. Loan modifications could include lowering your interest rate, extending the term or maturity date of the loan, moving from an adjustable to a fixed-rate loan, deferring some portion of the unpaid principal balance to the end of the loan, and/or forgiving some portion of the unpaid principal balance. This foreclosure alternative is limited to certain loan types.
- **Short Sale:** If you can no longer afford to make your mortgage payments and your home is worth less than you owe, a short sale may allow you to sell your home to pay off the mortgage. In a short sale, the lender agrees to accept an amount less than what is actually owed on the loan.
- **Deed in Lieu of Foreclosure:** Used as an alternative to foreclosure, with a deed in lieu of foreclosure, you transfer ownership of your house and all property secured by your mortgage loan. This may satisfy the total amount due on that mortgage.

If you are interested in discussing any of these foreclosure alternatives with Bank of America, N.A., you must contact us immediately. If you are currently in a bankruptcy proceeding, or have previously obtained a discharge of this debt under applicable bankruptcy law, please be advised that your decision to pursue any of these options is strictly voluntary. If you request assistance, Bank of America, N.A. will need to evaluate whether that assistance can be extended to you. In the meantime, Bank of America, N.A. may pursue all of its rights and remedies under the loan documents and as permitted by law, unless it agrees otherwise in writing. Failure to bring your loan current or to enter into a written agreement by October 24, 2017 as outlined above may result in the acceleration of your debt.

If your loan is currently being evaluated for a loan modification, forbearance or other loan assistance solution, this notice will not cancel or delay that evaluation process. However, it is important that you promptly respond to all requests made in connection with your evaluation for a loan assistance solution, including all requests for you to contact us and any documentation required. Please comply with these requests in a timely manner so your request for assistance can be considered as quickly as possible. If your loan is not eligible for a loan assistance program, please note this letter will continue to serve as notice of our right to initiate foreclosure.

Additionally, the U.S. Department of Housing and Urban Development (HUD) funds free or very low cost housing counseling across the nation. Housing counselors can help you understand the law and your options. They can also help you to organize your finances and represent you in negotiations with your lender if you need this assistance. You may find a HUD-approved housing counselor near you by calling 800.569.4287 or visiting HUD's website at <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. For the hearing impaired, HUD Counseling Agency (TDD) numbers are available at 800.877.8339. You may also contact the HUD approved counseling agency directly.

Time is of the essence. Should you have any questions concerning this notice, please contact us immediately at 800.669.1904. Our office hours are Monday through Thursday, 7 a.m. to 11 p.m.; Friday, 7 a.m. to 7 p.m. and Saturday, 7 a.m. to 2 p.m. Central.

Bank of America, N.A.
Home Loan Team



To contact us

Phone 800.669.1904

Office Hours Monday through Thursday, 7 a.m. to 11 p.m.; Friday, 7 a.m. to 7 p.m. and Saturday, 7 a.m. to 2 p.m. Central

Mail PO Box 31785
Tampa, FL 33631-3785

To mail a payment PO Box 15222
Wilmington, DE 19886-5222

Important Disclosures

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

There has been a payment default or other default on your loan that could result in acceleration of all sums due under the note. As a result, Bank of America N.A. will use companies to provide services required to protect the note holder's interest and rights in the property and under the Note and Security Instrument, including any remedies thereunder (the "Default Related Services"). Fees will be assessed to your loan account for the Default Related Services. A schedule of fees that may be charged to your account for Default Related Services is available at the following Web address:

<https://www.bankofamerica.com/home-loans/pop-up/default-fees.go>. If you do not have Internet access, please contact us at 1.866.926.1273 to have a fee schedule mailed to you. The fee schedule contains a list of the common non-state specific Default Related Services you could be charged, however it does not include a complete list of all fees or charges that could be assessed on your loan account.

MILITARY PERSONNEL/SERVICEMEMBERS: If you or your spouse is a member of the military, please contact us immediately. The federal Servicemembers Civil Relief Act (SCRA) and similar state laws provide significant protections and benefits to eligible military service personnel. However, military service and/or SCRA qualification may not necessarily prevent foreclosure. If your loan is in default, a court may authorize foreclosure. If you are having difficulty making your payments, please call us as soon as you can so we can discuss various home retention options. You can reach our Enterprise Military Benefits Unit at 877.345.0693. From outside the U.S., please call us at 817.245.4094. Homeowner counseling is also available at agencies such as Military OneSource at militaryonesource.mil or 800.342.9647 and Armed Forces Legal Assistance at legalassistance.law.af.mil, and through HUD-approved housing counseling agencies, which you can find at hud.gov/offices/hsg/sfh/hcc/hcs.cfm.



Options are Available to Help You
Avoid Foreclosure

Call the number on the enclosed notice to learn more.

When you call, please have your income and expense information available so we can discuss which option(s) could work for you.

Options to consider if your goal is to stay in your home

Program	Description
Loan Reinstatement	If you can bring your loan payments up to date, we will accept the funds needed to bring the loan up to date until the day of your foreclosure sale.
Repayment Plan	A repayment plan allows you to make your regularly scheduled mortgage payments, plus pay off a portion of the past due amounts over time. This may include principal, interest, fees, and/or costs assessed to your loan.
Temporary Forbearance Agreement	An agreement whereby we agree not to proceed with foreclosure and/or collection of payments for a period of time, to allow you to re-establish your ability to make the required payments.
Loan Modification	A loan modification is a change to the original terms of your loan. Loan modifications could include lowering your interest rate, extending the term or maturity date of the loan, moving from an adjustable to a fixed-rate loan, deferring some portion of the unpaid principal balance to the end of the loan, and/or forgiving some portion of the unpaid principal balance.
Partial Claim (FHA loans only)	If you have a Federal Housing Administration (FHA) loan and your payments are past due but you are now able to make your regular monthly mortgage payment, this program is designed to bring your loan up to date by creating a second mortgage/lien on your property for the amount that is past due.

Options to consider if you cannot or do not wish to stay in your home

Program	Description
Short Sale/ Pre-foreclosure Sale	If you can no longer afford to make your mortgage payments and your home is worth less than you owe, a short sale may allow you to sell your home to pay off the mortgage. In a short sale, the lender agrees to accept an amount less than what is actually owed on the loan. Offered to borrowers who are not eligible for other home retention alternatives.
Deed in Lieu of Foreclosure	Used as an alternative to foreclosure, with a deed in lieu of foreclosure, you transfer ownership of your house and all property secured by your mortgage loan. This may satisfy the total amount due on that mortgage. Offered to borrowers not eligible for other home retention alternatives, and who were not able to sell the property through a short sale.

We are here to help you. Please call us today.



Hay opciones disponibles para ayudarle a

Evitar la Ejecución Hipotecaria

Llame al número que aparece en la notificación adjunta para obtener más información

Cuando llame, por favor tenga a la mano la información de sus ingresos y gastos para que podamos discutir cuáles opciones podrían funcionar para usted.

Opciones a considerar si su objetivo es permanecer en su casa

Programa	Descripción
Restablecimiento del Préstamo	Si usted puede poner al día los pagos de su préstamo, aceptaremos los fondos necesarios para que el préstamo esté al día hasta la fecha de la venta por ejecución hipotecaria.
Plan de Pago	Un plan de pago le permite a usted hacer sus pagos hipotecarios regulares, además de pagar una porción de los montos vencidos a través del tiempo. Esto puede incluir capital, interés, cargos o costos aplicados a su préstamo.
Acuerdo Temporal de Tolerancia por Incumplimiento	Es un acuerdo en el cual aceptamos no proceder con la ejecución hipotecaria y/o el cobro de los pagos por un periodo de tiempo, para permitirle que restablezca su habilidad de hacer los pagos requeridos.
Modificación de Préstamo	Una modificación del préstamo es un cambio en los términos originales de su préstamo. Las modificaciones podrían incluir reducir su tasa de interés, extender el término o la fecha de pago del préstamo, cambiar de un préstamo de tasa de interés ajustable a uno de tasa de interés fija, diferir una parte del saldo del capital impagado al final del préstamo, y/o condonar una parte del saldo de capital impagado.
Reclamo Parcial (solamente préstamos de la FHA)	Si usted tiene un préstamo de la Administración Federal de Vivienda (FHA) y sus pagos están vencidos, pero ahora puede hacer sus pagos regulares mensuales de la hipoteca, este programa está diseñado para que su préstamo esté al día mediante la creación de una segunda hipoteca / gravamen sobre su propiedad por el monto que está vencido.

Opciones a considerar si no puede o no desea quedarse en su casa

Programa	Descripción
Venta en descubierto / Venta previa a la ejecución hipotecaria	Si usted ya no puede hacer sus pagos hipotecarios y su vivienda vale menos de lo que usted adeuda, una venta en descubierto le podría permitir vender su vivienda para pagar la hipoteca. En una venta en descubierto, el prestamista acepta recibir una monto menor de lo que actualmente se adeuda en el préstamo. Se ofrece a los prestatarios que no califican para otras alternativas de retención de la vivienda.
Escritura de traspaso de propiedad en lugar de la ejecución hipotecaria	Se usa como una alternativa de la ejecución hipotecaria. Con una escritura de traspaso voluntario de propiedad en lugar de la ejecución hipotecaria, usted transfiere la titularidad de su vivienda y toda la propiedad que garantiza su préstamo hipotecario. Esto puede hacer que el monto total vencido de esa hipoteca se considere como pagado. Se ofrece a prestatarios que no califican para otras opciones de retención de vivienda, y que no pudieron vender la propiedad a través de una venta en descubierto.

Estamos aquí para ayudarle. Por favor llámenos hoy.

